
Insurance Guidelines for PNU International Students in the Spring Semester 2025

(2024. Dec. 26.)



PNU International
Pusan National University

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<Important Insurance Notice>

★ Kindly check for updates every semester ★

★ The PNU Group Insurance service begins on the first day of the semester(Mar. 1st), therefore, students are required to arrange individual insurance for the period not covered by PNU Group Insurance ★

★ Students without National Health Insurance Service(NHIS) coverage will have limited access to PNU Group Insurance ★

Pusan National University prioritizes the safety and health of its students. Therefore, **even if international students have NHIS, we require additional private insurance**(either PNU Group Insurance or personal insurance). Failure to have private insurance may result in issues with viewing the finalized timetable.

※ Students living in the dormitory must be insured by both NHIS and private Insurance!

- Students who do not register for or submit their insurance documents by the first day of the semester(Mar. 1st) **will not have access to their finalized course registration and timetable.**
- Ensure that you make the payment or submit the insurance certificate on time.

[Mandatory Enrollment in NHIS for International Students]

(From 2021) **BOTH NHIS & Private Insurance**

1. International students with a D-2 visa or overseas Koreans are required to subscribe to NHIS starting from Mar. 1st, 2021.
(The subscription date may vary depending on the type of visa)
2. In order to **ensure comprehensive coverage, all PNU international students must possess both NHIS and private insurance**(either PNU Group Insurance or personal insurance).
3. Non-payment of NHIS contributions may lead to restrictions on your visa.
※ In accordance with the **“Act on the Protection of Personal Information”**, **inquiries related to NHIS must be made individually with an NHIS center** to protect personal information.

(T. 033-811-2000 ① ENG/KOR ② CHN ③ VNM ④ UZB)

1. Insurance required for Registration

【NHIS + Private Insurance(PNU Group Insurance or Personal Insurance)】

※ PNU international students **must be registered for both NHIS and private insurance**(PNU Group Insurance or personal insurance)

2. Students who need to register for PNU Group Insurance

Students who will take courses from overseas or plan to take a leave of absence: DO NOT PAY the PNU Group Insurance fees!!

PNU Group Insurance is only valid in the Republic of Korea.
Therefore, students taking courses in other countries should not register for PNU Group Insurance but should submit documentation instead.
(e.g., Letter of Acceptance for Exchange Student)

- **One-Year Registration:** New students(including waitlisted applicants), current students, reinstated students, and readmitted students
- **One-Semester Registration:** Exchange & Visiting students, students in their last or additional semester(delaying graduation)
- **Optional Registration for:** Research students and researchers

※ Students who are expecting or delaying graduation, research students are required to register for one semester in the system.

If you wish to register for one year, please send an email to the address below.

※ Insurance registration is optional for research students and researchers. If you wish to register for PNU Group Insurance, please send an application email individually.

※ Inquiries regarding PNU Group Insurance: insurance@pusan.ac.kr

→ **Must include your name and PNU ID**

※ Inquiries regarding NHIS: T. 033-811-2000 (International Line)

3. PNU Group Insurance Coverage Period & Fees

- One-Year Registration(2025. Mar. 1.~2026. Feb. 28.): **65,070 KRW**
- One-Semester Registration(2025. Mar. 1.~2025. Aug. 31.): **45,540 KRW**

4. PNU Group Insurance Registration Process:

Print the invoice and make the payment within the payment period

- ※ How to pay: Refer to pages 6~7(6. Insurance fee payment period, 8. How to print the insurance fee invoice, 9. How to pay in Korea)
- ※ Researchers and reinstated students should refer to page 6 and follow the instructions to apply.

5. ☆☆ Important Notes ☆☆

- PNU international students must register for private insurance(PNU Group Insurance or personal insurance), as there are some categories not covered by NHIS.
- If you are enrolled in other insurance, you can submit a certificate of insurance and be exempted from registering for PNU Group Insurance.
→ Refer to pages 16~17 for the requirements of other insurance registration
- **PNU Group Insurance covers only 40% of the treatment fee if you do not have NHIS.**

(e.g.,) The treatment fee for a knee injury is 10M KRW:
If the student does not have NHIS and is registered in PNU Group Insurance, only 4M KRW will be reimbursed.

※ This is an example; treatment fees may vary by hospital.

6. Insurance Fee Payment Period (※ Schedules are based on KST)

※ The insurance fee payment schedule is different from the tuition payment schedule. Please refer to the information below and make the payment within the designated period.

※ **KOICA, students planning to take courses in other countries, and students on a leave of absence are not subject to this payment.**

Regular Payment & Bill Printing Period		
I n K o r e a	1 st Period	<p><u>2025. Feb. 4.(Tue) 10:00 ~ 10.(Mon) 23:00</u></p> <p>※ Bill printout & payment are only for the above period</p> <p>※ Internet banking and CD/ATM deposits: 2025. Feb. 4.(Tue) 10:00 ~ 9.(Sun) available 24 hours a day (Deadline: Until 23:00 on the last day(Feb. 10.(Mon)))</p>
	2 nd Period	<p><u>2025. Feb. 21.(Fri) 10:00 ~ 27.(Thu) 23:00</u></p> <p>※ Bill printout & payment are only for the above period</p> <p>※ Internet banking and CD/ATM deposits: 2025. Feb. 21.(Fri) 10:00 ~ 26.(Wed) available 24 hours a day (Deadline: Until 23:00 on the last day(Feb. 27.(Thu)))</p>
	<p>※ The regular payment period will be conducted twice to assist with confirming your course registration results. Please choose one of the periods and pay once.</p>	
	<p><Researchers & Reinstated students></p> <ul style="list-style-type: none"> • Insurance Application: insurance@pusan.ac.kr • Email Content: Name, PNU ID • Reinstated students: Contact after obtaining reinstatement approval 	

!! Overseas remittance is not available !!

Additional Payment & Bill Printing Period

- ※ Students will be restricted from viewing the finalized course registration if they do not pay or submit the required documents within the designated period.
- ※ The additional payment period is for students who did not make a payment during the regular payment period.

국 내 납 부	<p><u>2025. Mar. 5.(Wed) 10:00 ~ 10.(Mon) 23:00</u></p> <ul style="list-style-type: none"> ※ Insurance coverage period for students paying during this period: <ul style="list-style-type: none"> – One-Year Registration: 2024. Mar. 11.(Tue) ~ 2026. Feb. 28.(Sat) 24:00 – One-Semester Registration: 2024. Mar. 11.(Tue) ~ 2025. Aug. 31.(Sun) 24:00 ※ Internet banking and CD/ATM deposits: <ul style="list-style-type: none"> 2025. Mar. 5.(Wed) 10:00 ~ 9.(Sun) available 24 hours a day (Deadline: Until 23:00 on the last day(Mar. 10.(Mon)))
	<p><Researchers & Reinstated students></p> <ul style="list-style-type: none"> • Insurance Application: insurance@pusan.ac.kr • Email Content: Name, PNU ID • Reinstated students: Contact after obtaining reinstatement approval

!! Overseas remittance is not available !!

7. Joining the PNU Insurance after the regular payment period

- 1) The coverage period for students who make a payment during the additional payment period is different from that of students who pay during the regular period.
- 2) Penalty for late payment of insurance: Restrictions on viewing the finalized course registration and timetable until payment is made.
 ※ **Students living in the dormitory must have Insurance!**
- 3) Registration process: Make the insurance payment during the additional payment period, which can be used after the semester begins.
- 4) Insurance Fee: As per the invoice
- 5) Insurance registration process, policy and conditions are the same as those of the regular payment period.

8. How to print out the insurance fee invoice

1) Print out from Student Support System(Onestop)

- Onestop(<https://onestop.pusan.ac.kr>) → Log in → Click “등록(Enrollment)” → Click “고지서 출력(Print out bill)” → Click “외국인 학생 보험료 고지서(Insurance invoice for international students)” → Print out the invoice

※ New students: ID = Application number, PW = Six-digits birth date(YMMDD)

2) In case you cannot print the invoice

- (1) Check the payment period again
(You can only print the invoice during the designated period)
- (2) Check if you have agreed to the content of the pop-up that appears when you access the invoice printing webpage.
 - Please unblock pop-ups and try again
 - Inquiry: insurance@pusan.ac.kr
 - Content: Name, PNU ID or application number

9. How to make a payment in Korea ★ NO Overseas remittance ★

1) Print the insurance invoice → Pay the fee to your virtual account specified in the invoice

- Internet banking/ATM transfer are available: If you are paying in person, please visit the bank with the bill.
- ※ If any issues arise, please contact NH bank at the PNU main campus.
(T. 051-519-2407)
- Every student receives a different virtual account number for each payment period, so please ensure you use the correct account number.
- Insurance fees are not included in the tuition fee.
- The insurance fee can be paid by an attorney, as the payment is recognized by the student's virtual account.

2) Your invoice must be newly printed each payment period.

- A new virtual account number is issued for each payment period, so your invoice from a previous period cannot be used to make a payment in a future period.

3) Confirmation of payment & issuance of the receipt

- Onestop(<https://onestop.pusan.ac.kr>) → Log in → Click “등록(Enrollment)” → Click “납부 확인(영수증 출력)(Comfirm the payment(Print out the receipt)) → Check the result

※ You can check the result the day after payment. If the payment is made on the weekend, check the result the following Monday.

10. Insurance Refund

★ Inquiries regarding NHIS due to a leave of absence or dropout ★

(T. 033-811-2000 ① ENG/KOR ② CHN ③ VNM ④ UZB)

In accordance with the “**Act on the Protection of Personal Information**”,
inquiries related to NHIS must be made individually with an NHIS center
to protect personal information.

※ **In the case of a leave of absence, PNU Group Insurance will not be automatically extended.** If you do not require insurance, you must apply for a refund via email.

(e.g., Tuition and insurance fees are paid for the Fall Semester of 2024 → If a student applies for a leave of absence, tuition will be retained for the returning semester, but insurance service will continue until a refund is requested)

1) Eligible Students

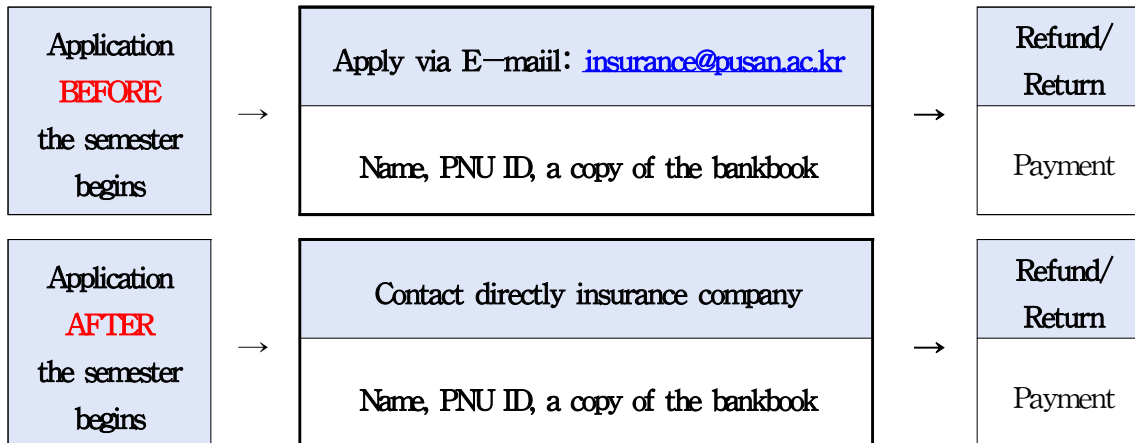
- Refund: If a student decides to terminate the insurance **during the semester**
- Return: If a student wishes to cancel the insurance **before the semester begins**
- **If a student takes a leave of absence and no longer wants the insurance, please apply for a refund.**

2) **Refund/Return Policy:** In accordance with the regulations of the insurance company

3) Application Period & Process

Category	Application Deadline	Processing Time	Notes
Graduation	Any time	Within 2 weeks after application	<ul style="list-style-type: none"> • After the semester begins, apply directly to the insurance company • Refunds can be sent to the insurer's Korean bank account only
Leave of absence/ Expulsion			
Drop out/ Final fail of admission			

4) Refund/Return Process (Loss of Insurance Eligibility)



II

Regarding PNU Group Insurance

Pusan National University prioritizes the safety and health of its students. Therefore, **even if international students have NHIS, we require additional private insurance**(either PNU Group Insurance or personal insurance). Failure to have private insurance may result in issues with viewing the finalized timetable.

1. Insurance Company: DB Insurance

- 1) DB Insurance has been partnering with PNU since 2014.
- 2) DB Insurance is currently working with 20 universities in Korea and has been providing insurance for int'l students for over a decade.
- 3) They provide services in Korean, English, Chinese and Vietnamese.

[Insurance Coordinators]

Language	In charge	Phone	E-mail & Kakaotalk ID
KOR/ENG	Mr. Park, Won-il	010-2537-4495	aigrookie@naver.com (Kakaotalk ID: chartis4949)
CHN	Ms. Park, A-young	010-3351-2967 080-088-0077	baoxiangongsi@gmail.com (Kakaotalk ID: Claim4949)
VNM	Ms. Quan ly tieng Viet	010-2925-4495	baohiem4949@gmail.com (Kakaotalk ID: moonlight168)

2. Insurance Benefits

Insurance Coverage		Limit(KRW)
Accident	Death	100,000,000
	Permanent Disability	100,000,000
	Medical Expenses (In-patient in Korea) ※ Covered only 40% without having NHIS	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) ※ Covered only 40% without having NHIS	200,000
Sickness	Death	50,000,000
	Medical Expenses (In-patient in Korea) ※ Covered only 40% without having NHIS	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) ※ Covered only 40% without having NHIS	200,000
Non-payment MRI/MRA Expenses (for foreigners)		3,000,000
Non-payment Manipulation therapy/Extracorporeal shock wave therapy/Prolotherapy Expenses (for foreigners)		3,500,000
Non-payment Injection Expenses (for foreigners)		2,500,000
Rescure's Expenses (Repatriation after death & Medical treatment)		50,000,000

- ※ This insurance covers only accidents and illnesses. It does not include injuries resulting from vehicle accidents(e.g., car, motorcycle, electric kickboard, etc.). Therefore, students should personally have additional vehicle insurance if needed.
- ※ **Dental treatment coverage is limited.** Please contact the insurance company before visiting a clinic.
- ※ A personal charge of 20~30% applies for each treatment.

3. Insurance Benefits ★ Very Important ★

- 1) Even with PNU Group Insurance, only 40% of the treatment fee will apply to students are not insured by NHIS.
- 2) Examples

	Students with NHIS + PNU Group Insurance	Students with PNU Group Insurance ONLY (Without NHIS)
In-patient Medical Expenses	<p>Total treatment fee when you are hospitalized due to knee fracture: 60,000,000 KRW</p> <p>Personal charge when you have NHIS & PNU Group Insurance: 2,000,000 KRW</p>	<p>Total treatment fee when you are hospitalized due to knee fracture: 60,000,000 KRW</p> <p>*PNU Group Insurance: Only 40% of the treatment fee will apply if you are not insured by NHIS</p> <p>PNU Group Insurance covers: 24,000,000 KRW</p> <p>Personal charge: 36,000,000 KRW</p>
Out-patient Medical Expenses	<p>Total treatment fee when you see a doctor due to a cold: 100,000 KRW</p> <p>Personal charge when you have NHIS & PNU Group Insurance: 10,000 KRW</p>	<p>Total treatment fee when you see a doctor due to a cold: 100,000 KRW</p> <p>*PNU Group Insurance: Only 40% of the treatment fee will apply if you are not insured by NHIS</p> <p>PNU Group Insurance covers: 40,000 KRW</p> <p>Personal charge: 60,000 KRW</p>

- ※ These are just examples, treatment fees may vary by hospital.
- ※ If PNU Group Insurance is insufficient, you can personally register for private insurance and submit the documents to insurance@pusan.ac.kr

4. Claim Procedure: via E-mail

- 1) You must get receipts from hospitals and pharmacies.
 - e.g., If treatment fees exceed 100,000 KRW, acquire both the “Medical Record(초진기록지)” and the “Statement of Medical Bill Details(진료비상세내역서)”.
- 2) Send an email with the content and attachments below.
- 3) The insurance company will send the reimbursement to your bank account within 3~4weeks.

<How to write an Insurance Claim Email>

E-mail: [KOR/ENG] aigrookie@naver.com [CHN] baoxiangongsi@gmail.com
[VNM] nguyet101ta2k6@gmail.com

Title: Request for Insurance Claim (PNU/Name)

Content: 1) name 2) date of birth 3) contact number
4) reason for the visit to the hospital(diagnosis)

Attachments: 1) scanned file of bankbook(file title: bankbook_name_birth date)
2) scanned file of residence card(RC)
3) scanned file of receipts from the hospital and pharmacy
(If treatment fees exceed 100,000 KRW, attach both the “Medical Record (초진기록지)” and the “Statement of Medical Bill Details(진료비상세내역서)”

5. Certificate of Insurance

- ※ Students who already have or wish to register for private insurance other than PNU Group Insurance can use insurance services without a certificate or card.
- ※ Students can download the certificate from the website below:
<https://sos911.co.kr/>

6. Agreement for the Use of Personal Information

- 1) Confirmation of Agreement for Providing Personal Information:
After logging into the Student Support System(Onestop) and before printing the bill, agreeing to the pop-up “Agreement on Collection & Usage of Personal Information for PNU Group Insurance Registration” (Att.-2) will be regarded as consent to provide personal information.
 - 2) Purpose of Collection and Use of Personal Information:
PNU Group Insurance registration and related information provision
 - 3) Data to be Collected:
Name, PNU ID, department, degree, gender, admission date, nationality, contact info.(email, mobile), admission date, RC number
 - 4) Retention Period: 10 years, or longer if required by regulations
 - 5) If you do not agree to the personal information terms, you can not register for PNU Group Insurance, receive related notices, and may face disadvantages.
- ※ If you do not agree, you should purchase private insurance and submit the documents instead.

[Att.-2]

Agreement on Collection, Usage and Provision of Personal Information for PNU Group Insurance Registration

For PNU International Students' Group Insurance registration, personal info. will be collected, used and provided to the 3rd party as below. Please read the information carefully and decide whether to accept the terms.

Collection & Usage of Personal Information

Data to be collected	Purpose of Collection	Retention Period
Name, PNU ID, department, degree, gender, admission date, nationality, contact information (email, mobile), RC number	Registration to PNU Group Insurance	10 Years

- ※ You have the right to refuse the collection & use of personal information.
However, if you disagree, registration for group insurance will not be available.

Agreement on Collection & Provision of Personal Information	<input type="checkbox"/> Agree <input type="checkbox"/> Disagree
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Provision of Personal Information to the 3rd party

Recipient of Information	Purpose of Provision	Data to be provided	Retention Period
DB Insurance	Registration to PNU Group Insurance	Name, RC number	Until the expiration of insured period

- ※ You have the right to refuse the collection & use of personal information.
However, if you disagree, registration for group insurance will not be available.

<Notice for the Collection & Usage of Personal Information without the Agreement of Information Subject>

According to Article 24-2, clause 1 item 1 of personal information protection act, ID number(RC) can be collected and used without the agreement of information subject.

Reason for the Usage	Data	Based Law
Registration to PNU Group Insurance	RC number	[Insurance business act enforcement ordinance] Article 102 paragraph 5 item 4, [Commercial act] Article 75, 3 (PNU Group Insurance)

Agreement on Provision of Personal Information to the 3 rd party	<input type="checkbox"/> Agree <input type="checkbox"/> Disagree
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Submission of Insurance Documents (Other Insurance Holders)

1. Subject Students: Students who already have or wish to register for private insurance instead of PNU Group Insurance

※ “Other Insurance” replaces only PNU Group Insurance, not NHIS

※ International students at PNU must register for both NHIS and Private insurance(PNU Group Insurance or personal insurance)

2. Submission Deadline: by Feb. 28th, 2025 (Fri), 23:00 KST

3. Submit via E-mail

- 1) E-mail: insurance@pusan.ac.kr
- 2) Content: Attach documents as below

<How to submit a Certificate of Insurance>

- **E-mail:** insurance@pusan.ac.kr
- **Title:** Submission of Insurance Document(Name, PNU ID)
- **Content:** 1. name 2. PNU ID or application number
- **Attachment:** A certificate of insurance(other insurance)

!! Not NHIS !!

- File name: Name_PNU ID/application number
- File format: pdf

4. Conditions for Acceptable Insurance Certificate

- 1) Only documents issued within the last 6 months will be accepted.
- 2) The scanned copy of the insurance document must include **the full name of the insurance holder(student) & the coverage period & the insurance benefits**
 - A confirmation email will be sent within a week after submission.
(No reply means insurance is not accepted)

- Students will be fully responsible for any issues with accessing the timetable if insurance documents are not submitted on time.
- Students who submit the insurance certificate are not required to pay the PNU Group Insurance fee, even if an insurance bill is issued.

5. Other insurance should meet all 3 conditions below:

- 1) Covers all accidents or illnesses occurring in Korea
- 2) Coverage period must extend until or beyond the last day in Korea
- 3) Example

- Check with the insurance company if the coverage meets the minimum requirements below.
- Choose an insurance plan that provides sufficient coverage during your stay.

Insurance Coverage		Limit(KRW)
Accident	Death	100,000,000
	Permanent Disability	100,000,000
	Medical Expenses (In-patient in Korea) ※ Covered only 40% without having NHIS	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) ※ Covered only 40% without having NHIS	200,000
Sickness	Death	50,000,000
	Medical Expenses (In-patient in Korea) ※ Covered only 40% without having NHIS	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) ※ Covered only 40% without having NHIS	200,000
Non-payment MRI/MRA Expenses (for foreigners)		3,000,000
Non-payment Manipulation therapy/Extracorporeal shock wave therapy/Prolotherapy Expenses (for foreigners)		3,500,000
Non-payment Injection Expenses (for foreigners)		2,500,000
Rescure's Expenses (Repatriation after death & Medical treatment)		50,000,000

☆☆ Very Important ☆☆

6. NHIS is not replaced by 'Other Insurance'

- This refers to insurance sold by companies such as AIG, AXA, KB Insurance, other than NHIS.
- We only accept insurance that meets all three conditions above.

IV

Hospital Services for PNU International Students

Students with PNU Group Insurance do not need to claim treatment fees when visiting Daedong Hospital and **only need to pay personal charges**. They can also use the same PNU Insurance services at other network hospitals.

Notes on visiting the hospital

1. What to bring: Residence Card(RC)

2. Insurance Coverage

- For inquiries regarding personal charges and insurance use, please contact the insurance company directly.
- No additional claims are required at network hospitals.

3. Other Insurance Holders

- Insurance claim procedures and coverage may differ from those of PNU Group Insurance, so check with your insurance company.

Daedong Hospital

1. International Medical Center

- Language: English and Chinese
- Monday~Friday: 08:30 ~ 16:30, Reception Desk (2F)
- Saturday: 08:30 ~ 11:30, Reception Desk (2F)
- After Service Hours: Emergency Center Desk(ER Gate)
 - ※ Morning Treatment: Doctor examinations will start at 09:00
→ Last application is at 11:30
 - ※ Afternoon Treatment: Doctor examinations will start at 13:30
→ Last application is at 16:30
 - ※ After Service Hours(Emergency): After 17:30 on Weekdays
After 12:30 on Saturday

2. Contact Information

- General Inquiry: 051-554-1233
- Reservation: 051-554-2121 • Online Reservation: www.ddh.co.kr
- Comprehensive Medical Examination: 051-555-1231
- **Interpreter & Medical Coordinator for foreigners:**
(ENG) 051-550-9418 (CHN) 051-550-9480

3. Divisions

• General Departments

Department of anesthesiology, dentistry, dermatology, emergency medicine, family medicine, general surgery, internal medicine, laboratory medicine, mental health medicine, neurology, neurosurgery, obstetrics & gynecology, otorhinolaryngology, orthopedic surgery, pathology, pediatrics, plastic surgery, radiology, urology

• Specialized Center

Artificial joint center, artificial kidney center, foot clinic, pediatric clinic, cardiovascular center, comprehensive health check-up center, kidney center, rehabilitation center, spinal center, surgical clinic

4. Direction to Daedong Hospital

- **Address: 187 Chungnyeol-daero, Dongnae-gu, Busan, Republic of Korea**
- by Subway, Line 1 or 4:
Get off at Dongnae Station(동래역) → Exit 2
- by Bus: Names of the bus stops to get off for each bus
 - Daedong Hospital: 44, 46, 50, 57, 100-1, 144, 148, 183, 200, 210, 307
 - Dongnae Telephone Station: 36, 49, 51, 100, 110-1, 179, 1002
 - Dongnae Subway Station: 31, 43, 77, 121, 129-1, 130, 144, 189, 506, 1008

[Map to Daedong Hospital]



V

National Health Insurance Service(NHIS)

1. Eligible: Students who have completed Alien Registration

(From 2021) **BOTH NHIS & Private Insurance**

1. International students with a D-2 visa or overseas Koreans are required to subscribe to NHIS starting from Mar. 1st, 2021.
(The subscription date may vary depending on the type of visa)
2. In order to ensure comprehensive coverage, all PNU international students **must possess both NHIS and private insurance.**
3. Non-payment of NHIS contributions may lead to restrictions on your visa.
※ In accordance with the **“Act on the Protection of Personal Information”**, **inquiries related to NHIS must be made individually with an NHIS center** to protect personal information.

(T. 033-811-2000 ① ENG/KOR ② CHN ③ VNM ④ UZB)

Subject Types	(Auto-registration) Registration Period
Students who have not completed their RC registration (New students)	Contribution payments begin once the RC is issued ※ The issuance of the RC may takes several weeks after the application
Students who have already had their RC issued	※ Pay the insurance premium as usual ※ Any change of address must be reported to NHIS

2. Insurance Fee for D-2 visa holders (Self-employed insured)

- 50% reduction of the insurance fee (approx. 75,000 KRW/month)
- **Students with an annual income of more than 3,600,000 KRW are not eligible for a discount.**
- The insurance fee varies depending on the visa type. (Inquiries: NHIS)

3. Insurance Fee Payment

- 1) The insurance bill will be sent to the address on your RC every month.
※ **Students living in the dormitory should ensure that the dormitory building name and assigned room number are entered during RC registration.**
- 2) Make the payment to the account number on the bill by the due date.

3) Payment Method (Select one of the options below)

Payment Method	Information
Auto-withdrawal/APP	Visit or call the NHIS center to apply
Bank Visit	Visit any bank in Korea with the bill during service hours
Internet/ATM	Transfer the amount shown on the bill

※ If the insurance fee is not paid by the 25th of each month, there will be disadvantages in receiving hospital fee discounts and staying in Korea.

4. How to use the National Health Insurance Service

- 1) Visit a hospital and register with your RC.
- 2) The hospital will verify your NHIS registration, automatically applying the insurance benefits to the medical fees, and will only charge you for the personal costs.
- 3) Available at all hospitals in Korea
- 4) Even if you are registered with NHIS, you need a written referral from a doctor at a primary clinic or small hospital, and a secondary hospital (Daedong Hospital), before visiting a tertiary hospital(e.g., PNU Hospital).

☆Important Information☆

Your examination at a tertiary hospital may be rejected, or you may not be able to use insurance if you do not have a written referral from a doctor.

5. Notes – Cancellation, Loss of Eligibility

& Re-acquisition of Qualification(Re-registration)

- Students will lose NHIS eligibility on the day after the 30th day of leaving Korea.
- Students must either pay the unpaid insurance fees from their time abroad or stay in Korea for 6 months.
 ※ D-2 visa holders are exempt from paying the unpaid charges
- Returning to Korea does not automatically reactivate your eligibility; you must contact the NHIS center.
- If insurance fees are unpaid during your time abroad, re-registration is only possible after 6 months in Korea.

※ In accordance with the “Act on the Protection of Personal Information”, inquiries related to NHIS must be made individually with an NHIS center to protect personal information.

(T. 033-811-2000 ① ENG/KOR ② CHN ③ VNM ④ UZB)

6. How to issue an NHIS Certificate:

Certificate of Health Insurance Eligibility(건강보험자격득실확인서)

Category	Issuance Method
Fax/E-mail	1) Call the NHIS center: T. 033-811-2000 2) Select a preferred language: ① ENG/KOR ② CHN ③ VNM ④ UZB) 3) Provide your personal information(Name, RC number) 4) Request the “Certificate of Qualification for Health Insurance (건강보험자격득실확인서)” 5) Provide a fax number/email address *Your personal contact
Internet	1) Visit the NHIS website: https://www.nhis.or.kr/nhis/index.do 2) Click “자격득실확인서 발급”(Issue an insurance certificate) 3) Log in as a private/company user ※ An “Official Certificate(공인인증서)” is required to log in, so visit your bank in Korea to get the certificate issued.
Certificate Issuance Machine	1) Located at the “Community Service Center(주민센터)” or “Public Facilities” 2) Enter your personal information, make the payment, and print the certificate ※ Near PNU: 3F, NC Department Store

7. NHIS Center (Geumjung-gu Branch)

[Inquiries for Foreigners]

T. 033-811-2000

① ENG/KOR ② CHN ③ VNM

④ UZB

[NHIS Center at Geumjung-gu]

T. 051-580-8122~7



16F, 1925 Jungang-daero, Geumjeong-gu,
Busan, Republic of Korea

Service Hours: 09:00~18:00 on Weekdays

Q1. When will I be registered in NHIS?

- A. Registration is automatic** once your residence card(RC) is registered. International students(D-2) residing in Korea will be automatically registered from Mar. 1st, 2021.
- ※ The issuance of the RC takes several weeks after the application.

Q2. Do I need to visit the NHIS center for registration?

- A. No, registration is automatic.**
- ※ However, you must visit the NHIS center if you:
- Wish to pay NHIS fees for your family(spouse, childrec) together.
 - Are an overseas Korean or a student with an F-4 visa.
 - Have changes in your address, passport number, or visa type.

Q3. What services does NHIS provide?

- A. It offers the same coverage as for Koreans.**
- You pay 20% of in-patient and 30~60% of out-patient costs, with the rest covered by NHIS.
 - Non-benefit categories are not covered.

Q4. Do I need to pay the fee if I leave Korea for vacation or a leave of absence?

- A. If you stay abroad for over a month, the fee will be waived.**
- ※ You must pay the fee if staying in Korea.

Q5. Do I need to pay as a self-employed insurer if I have a job?

- A1. E.g., If employed after Mar. 15th, you will pay the self-employed fee for March and the employee fee starting from April.**
- A2. E.g., If employed after Mar. 1st, you will pay the employed fee starting from March.**

Q6. I do not live at the address on my RC. Can I receive the bill at the university or pay through them?

A1. Sending the bill to the university may result in it being lost

- You can receive the bill via email, mobile, or set up automatic payments. (Contact the NHIS center for more details)

A2. Payments must be made directly to NHIS.

A3. After undating your address on the RC, notify the NHIS center.

Q7. How do I terminate NHIS when leaving Korea after finishing my studies?

A1. Call the NHIS center to report your departure.

Q8. How can I be exempt from NHIS registration?

A1. You may be exempt if any of the following applies:

- There is an agreement between countries (e.g., France)
- Your country covers overseas medical expenses (e.g., Japan)
- You have overseas insurance before your RC is issued and meet certain conditions

※ Insurance conditions and eligibility for exemption can only be confirmed by the NHIS center!!

A2. Contact the NHIS center to apply for an exemption.

Q9. How can I get the NHIS certificate?

Category	Issuance Method
Fax/E-mail	1) Call the NHIS center: T. 033-811-2000 2) Select a preferred language: ① ENG/KOR ② CHN ③ VNM ④ UZB) 3) Provide your personal information(Name, RC number) 4) Request the “Certificate of Qualification for Health Insurance (건강보험자격득실확인서)” 5) Provide a fax number/email address *Your personal contact
Internet	1) Visit the NHIS website: https://www.nhis.or.kr/nhis/index.do 2) Click “자격득실확인서 발급”(Issue an insurance certificate) 3) Log in as a private/company user ※ An “Official Certificate(공인인증서)” is required to log in, so visit your bank in Korea to get the certificate issued.
Certificate Issuance Machine	1) Located at the “Community Service Center(주민센터)” or “Public Facilities” 2) Enter your personal information, make the payment, and print the certificate ※ Near PNU: 3F, NC Department Store

VII

PNU Student Medical Mutual Aid Fee

The student Medical Mutual Aid Fee is a welfare fund designed to support medical expenses for PNU undergraduate and graduate students(excluding exchange & visiting students) with illness or injury.
(Provided regardless of personal insurance coverage)

**Department in Charge & Document Submission:
Student Affairs Office (T. 051-510-1271)**

1. Eligibility: New students, current students, transfer students

※ Exchange & Visiting students are not eligible

2. Payment Period: Same as the tuition fee payment

3. Amount: 3,000 KRW

4. How to use the benefits:

- Apply online through the student support system:
Campus Life(대학생활) → Student Medical Mutual Aid(학생의료공제회)
→ Application & Confirmation(급여신청 및 확인)
- Submit required documents:
 - (1) Medical record or medical certificate
 - (2) Receipt for medical expenses
 - (3) Receipt for medicine and medical accessories

※ Applications without a statement of medical bill details will not be accepted.
- **Where to submit: Student Affairs Office, 2F, Main Admin Bldg.**

4. Example Case

(e.g.) A student sustained an injury during class

- Medical Expenses: 3,331,150 KRW
- **Covered Medical Expenses: 2,000,000 KRW**
- Accident Details:

A student injured their knee during a basketball game. Due to severe pain, the student visited the hospital for an X-ray and emergency treatment. The student was diagnosed with a torn ACL following an MRI at a nearby hospital, and the diagnosis was confirmed by a knee specialist Hospital.